

## ABSTRACT

0055. A system for pre-authenticating a magnetic stripped card or smart card holder for a non-checking account transaction at the point-of-sale that includes a database that contains sensitive data, corresponding to digital photographic images of said account holders that employs a pre-authentication process whereby all account holders undergo a meticulous comparison with their submitted data against a plethora of objective public, private and internal databases culminating in a video displayed image at some point in the future enabling a merchant to make a visual comparison of the account holder either on site or during a mail order or telephone order transaction corresponding to the pre-authenticated image to prevent identity theft.

0056. While the invention has been described with respect to particular illustrated embodiments, those skilled in the art of technology to which the invention pertains will have no difficulty devising variations which in no way depart from the invention. For example, while the illustrated embodiments have been described in connection with physical links, it will be appreciated that a wireless architecture could be employed to like effect. In addition the modem illustrated in the embodiments could be replaced by embedded software in a magstripe reader or access devices that might also

include smart card readers as well as in the video phone and still be employed to like effect. Furthermore voice input/output devices could be deployed during data capture at the front end .

0057. The present invention has been described with several embodiments, a plethora of changes, substitutions, variations, alterations, and transformations, and modifications may be suggested to one skilled in the art, and it is intended that the present invention encompass such changes, substitutions, variations, alterations, transformations, and modifications as fall within the spirit and scope of the appended claims.